

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**TROY LEE COCKERHAM JR and ALIDA
JANTINA COCKERHAM**

Case No. 10-81228

a/k/a ALIDA JANTINA MITCHELL, ALIDA

JANTINA VAN DER MEER

S.S. Nos.: xxx-xx-6513 and xxx-xx-2304

Mailing Address: 901 DELRAY ST, Durham, NC 27713-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 13, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 16, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: 7/7/10

Lastname-SS#: Cockerham-6513

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Wells Fargo (Son Pays)	9	09 Kia Optima
	Verizon	N/A	Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)

		1	\$404	***

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
		1		N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	SLM Financial	13	\$15,470	5.00	\$155	\$297.35	2005 Bayliner - Boat
	Volvo		\$32,918	5.00	\$329	\$632.73	2996 Kenworth
	Duke Credit Union		\$0	5.00	\$0	\$0.00	Cross-Collateral
				5.00			

STD - SECURED DEBTS w/ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Duke Credit Union - 910	7	\$13,139	5.00	\$131	\$252.55	2005 Acura RL
	CarMax - 910	10	\$15,982	5.00	\$107	\$307.20	2005 Chevrolet F-150
		N/A	\$0	5.00	\$0	\$0.00	
	BOA - 1st DOT	1	\$19,934	5.00	\$199	\$383.16	House, Land & Escrow
	GMAC- 2nd DOT		\$35,831	5.00	\$358	\$688.72	House, Land & Escrow

ATTORNEY FEES (Capad part)

Amount

Law Offices of John T. Orcutt, P.C.

\$2,800

SECURED TAXES

Secured Amt

IRS Tax Liens

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,715** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.10** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOSTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

<p>North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629</p> <p>Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504</p> <p>Credit Bureau Post Office Box 26140 Greensboro, NC 27402</p> <p>NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006</p> <p>Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241</p> <p>Experian P.O. Box 2002 Allen, TX 75013-2002</p> <p>Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534</p> <p>Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000</p> <p>ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125</p>	<p>Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326</p> <p>US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461</p> <p>Bank of America Post Office Box 15028 Wilmington, DE 19850-5028</p> <p>Bank of America FL9-600-02-26 PO Box 45224 Jacksonville, FL 32232-5224</p> <p>Bank of America Home Loans Post office Box 5170 Simi Valley, CA 93062-5170</p> <p>Brian T. Mitchell 2931 Springsweet Lane Apt. 28 Raleigh, NC 27612</p> <p>Capital One Bank** Post Office Box 30285 Salt Lake City, UT 84130-0285</p> <p>Carmax Auto Finace P.O. Box 3174 Milwaukee, WI 53201-3174</p> <p>Chase ** Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298</p>	<p>Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800</p> <p>Citi PO Box 22060 Tempe, AZ 85285-2060</p> <p>Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040</p> <p>Direct Rewards Post Office Box 5241 Carol Stream, IL 60197-5241</p> <p>Duke Federal Credit Union ** 2200 West Main Street Suite L 100 Durham, NC 27705</p> <p>Durham County Tax Collector Post Office Box 3397 Durham, NC 27701</p> <p>GEMB/CCONE Post Office Box 103104 Roswell, GA 30076</p> <p>GEMB/JCP Post Office Box 103104 Roswell, GA 30076</p> <p>GEMB/Lowe's Post Office Box 103104 Roswell, GA 30076</p>
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GMAC Mortgage
ATTN: Customer Service
Post Office Box 780
Waterloo, IA 50704-0780

Wells Fargo Dealer Services, Inc
Attn: Correspondence
MAC T9017-026
PO Box 168048
Irving, TX 75016-8048

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Juniper Card Services
PO Box 8802
Wilmington, DE 19899-8802

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

SLM Financial **
300 Continental Drive, 1 South
Newark, DE 19713

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Volvo Finance
Post Office Box 851077
Richardson, TX 75085-1077